

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Application No.:** 09/219,267

**Customer No.:** 22927

**Attorney Docket No.:** 98-109

**Date Filed:** December 23, 1998

**Title:** METHOD AND APPARATUS FOR FACILITATING  
ELECTRONIC COMMERCE THROUGH PROVIDING  
CROSS- BENEFITS DURING A TRANSACTION

**Applicants:** Walker et al.

**Group Art Unit:** 1751

**Examiner:** NGUYEN, Tri. V.  
(571) 272-6965 /voice  
(571) 273-8300 /fax

**RESPONSE and AMENDMENT  
to the Office Action mailed September 7, 2007**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed September 7, 2007 (Paper No. / Mail Date 20070904), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.